Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 839** **September 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	110,994	-33,732	-23 %	9.29 %	-230 bp
+200 bp	125,757	-18,969	-13 %	10.35 %	-125 bp
+100 bp	137,327	-7,399	-5 %	11.13 %	-47 bp
0 bp	144,726			11.60 %	
-100 bp	144,142	-584	0 %	11.49 %	-10 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.60 %	11.36 %	10.25 %
Post-shock NPV Ratio	10.35 %	9.61 %	9.07 %
Sensitivity Measure: Decline in NPV Ratio	125 bp	174 bp	118 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Report Prepared: 12/09/2004 12:11:02 PM | **Amounts in Millions** | **Data as of: 12/09/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	105,547	103,452	99,382	94,754	89,994	100,505	102.93	2.98
30-Year Mortgage Securities	21,287	20,706	19,719	18,677	17,661	20,301	102.00	3.79
15-Year Mortgages and MBS	91,542	88,898	85,307	81,480	77,717	87,029	102.15	3.51
Balloon Mortgages and MBS	28,954	28,346	27,498	26,441	25,241	27,974	101.33	2.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	23,732	23,703	23,611	23,415	23,101	22,918	103.43	0.25
7 Month to 2 Year Reset Frequency	62,807	62,241	61,329	59,971	58,262	60,514	102.85	1.19
2+ to 5 Year Reset Frequency	119,159	116,221	112,573	108,335	103,787	115,538	100.59	2.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	190,829	189,597	187,738	185,120	181,699	181,380	104.53	0.82
2 Month to 5 Year Reset Frequency	35,060	34,431	33,708	32,896	31,999	34,085	101.02	1.97
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	26,619	26,375	26,134	25,894	25,656	26,168	100.79	0.92
Adjustable-Rate, Fully Amortizing	53,809	53,468	53,135	52,805	52,465	53,516	99.91	0.63
Fixed-Rate, Balloon	12,751	12,225	11,729	11,261	10,819	11,744	104.10	4.18
Fixed-Rate, Fully Amortizing	16,564	15,798	15,092	14,439	13,834	15,254	103.57	4.66
Construction and Land Loans								
Adjustable-Rate	23,109	23,073	23,040	23,010	22,981	23,098	99.89	0.15
Fixed-Rate	8,211	8,024	7,850	7,688	7,536	8,191	97.97	2.25
Second-Mortgage Loans and Securities								
Adjustable-Rate	66,002	65,966	65,945	65,937	65,930	66,584	99.07	0.04
Fixed-Rate	24,589	24,023	23,483	22,969	22,477	23,614	101.73	2.30
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,325	4,269	4,191	4,095	3,989	4,269	100.00	1.56
Accrued Interest Receivable	3,738	3,738	3,738	3,738	3,738	3,738	100.00	0.00
Advance for Taxes/Insurance	211	211	211	211	211	211	100.00	0.00
Float on Escrows on Owned Mortgages	168	301	424	525	615			-42.54
LESS: Value of Servicing on Mortgages Serviced by Others	-71	-43	-10	0	2			71.11
TOTAL MORTGAGE LOANS AND SECURITIES	**919,084**	**905,111**	**885,846**	**863,660**	**839,709**	**886,630**	**102.08**	**1.84**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	34,045	34,005	33,977	33,954	33,932	34,125	99.65	0.10
Fixed-Rate	12,076	11,616	11,181	10,769	10,379	10,729	108.27	3.85
Consumer Loans								
Adjustable-Rate	16,648	16,635	16,624	16,613	16,604	16,734	99.41	0.07
Fixed-Rate	53,006	52,234	51,488	50,765	50,065	51,533	101.36	1.45
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,092	-2,071	-2,050	-2,030	-2,012	-2,071	0.00	1.02
Accrued Interest Receivable	668	668	668	668	668	668	100.00	0.00
TOTAL NONMORTGAGE LOANS	**114,351**	**113,088**	**111,887**	**110,739**	**109,636**	**111,718**	**101.23**	**1.09**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	24,448	24,448	24,448	24,448	24,448	24,448	100.00	0.00
Equities and All Mutual Funds	4,727	4,574	4,418	4,252	4,079	4,573	100.02	3.37
Zero-Coupon Securities	782	763	745	728	712	756	100.95	2.44
Government and Agency Securities	16,674	16,092	15,542	15,023	14,531	15,712	102.42	3.52
Term Fed Funds, Term Repos	10,799	10,774	10,751	10,727	10,703	10,760	100.14	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,281	4,080	3,897	3,730	3,577	3,961	103.00	4.70
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	55,309	54,313	52,511	50,668	48,910	54,431	99.78	2.58
Structured Securities (Complex)	24,745	24,351	23,574	22,734	21,908	24,317	100.14	2.41
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.80
TOTAL CASH, DEPOSITS, AND SECURITIES	**141,764**	**139,395**	**135,885**	**132,309**	**128,867**	**138,956**	**100.32**	**2.11**

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Present Value Estimates by Interest Rate Scenario

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	765	765	765	765	765	765	100.00	0.00
Real Estate Held for Investment	289	289	289	289	289	289	100.00	0.00
Investment in Unconsolidated Subsidiaries	586	571	531	481	423	571	100.00	4.81
Office Premises and Equipment	9,825	9,825	9,825	9,825	9,825	9,825	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,466**	**11,451**	**11,411**	**11,361**	**11,302**	**11,451**	**100.00**	**0.24**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3,157	4,738	5,688	5,964	5,950			-26.72
Adjustable-Rate Servicing	1,766	1,835	1,861	1,870	1,879			-2.60
Float on Mortgages Serviced for Others	3,009	4,093	4,843	5,305	5,630			-22.41
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,931**	**10,666**	**12,393**	**13,140**	**13,459**			**-20.91**
OTHER ASSETS								
Purchased and Excess Servicing						8,871		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	35,393	35,393	35,393	35,393	35,393	35,393	100.00	0.00
Miscellaneous II						19,337		
Deposit Intangibles								
Retail CD Intangible	32	88	152	210	269			-67.83
Transaction Account Intangible	7,049	9,615	12,109	14,689	16,807			-26.32
MMDA Intangible	7,313	9,655	11,564	13,436	15,312			-22.02
Passbook Account Intangible	7,597	10,110	12,479	14,772	16,811			-24.14
Non-Interest-Bearing Account Intangible	2,061	3,324	4,521	5,662	6,748			-37.00
TOTAL OTHER ASSETS	**59,445**	**68,185**	**76,217**	**84,162**	**91,340**	**63,601**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6,180		
TOTAL ASSETS	**1,254,040**	**1,247,895**	**1,233,639**	**1,215,372**	**1,194,313**	**1,218,537**	**102/100*** **	**0.82/1.53*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	156,229	155,595	154,969	154,348	153,734	155,338	100.17	0.40
Fixed-Rate Maturing in 13 Months or More	98,474	95,776	93,193	90,717	88,342	94,412	101.45	2.76
Variable-Rate	3,441	3,438	3,436	3,434	3,432	3,438	100.01	0.07
Demand								
Transaction Accounts	107,740	107,740	107,740	107,740	107,740	107,740	100/91*	0.00/2.58*
MMDAs	158,022	158,022	158,022	158,022	158,022	158,022	100/94*	0.00/1.43*
Passbook Accounts	109,612	109,612	109,612	109,612	109,612	109,612	100/91*	0.00/2.45*
Non-Interest-Bearing Accounts	55,404	55,404	55,404	55,404	55,404	55,404	100/94*	0.00/2.36*
TOTAL DEPOSITS	**688,923**	**685,589**	**682,377**	**679,277**	**676,285**	**683,966**	**100/95***	**0.48/1.79***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	194,849	193,478	192,131	190,810	189,512	193,164	100.16	0.70
Fixed-Rate Maturing in 37 Months or More	40,568	38,852	37,227	35,690	34,233	38,093	101.99	4.30
Variable-Rate	77,285	77,206	77,127	77,048	76,970	77,291	99.89	0.10
TOTAL BORROWINGS	**312,702**	**309,535**	**306,485**	**303,548**	**300,715**	**308,548**	**100.32**	**1.01**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	9,286	9,286	9,286	9,286	9,286	9,286	100.00	0.00
Other Escrow Accounts	6,880	6,673	6,479	6,297	6,125	7,350	90.79	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	29,358	29,358	29,358	29,358	29,358	29,358	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,620		
TOTAL OTHER LIABILITIES	**45,524**	**45,318**	**45,124**	**44,941**	**44,770**	**48,615**	**93.22**	**0.44**
Other Liabilities not Included Above								
Self-Valued	67,159	65,695	64,483	63,425	62,585	63,836	102.91	2.04
Unamortized Yield Adjustments						74		
TOTAL LIABILITIES	**1,114,308**	**1,106,136**	**1,098,469**	**1,091,191**	**1,084,355**	**1,105,040**	**100/97****	**0.72/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	770	172	-1,065	-2,349	-3,565			
ARMs	777	569	253	-204	-801			
Other Mortgages	217	0	-287	-619	-971			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3,444	937	-2,509	-5,973	-9,277			
Sell Mortgages and MBS	-2,573	-746	2,861	6,566	10,077			
Purchase Non-Mortgage Items	-107	0	101	197	288			
Sell Non-Mortgage Items	-3	0	3	6	9			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,681	-450	714	1,814	2,854			
Pay Floating, Receive Fixed Swaps	2,396	452	-1,323	-2,945	-4,429			
Basis Swaps	0	0	0	0	0			
Swaptions	985	1,970	3,235	4,685	6,195			
OTHER								
Options on Mortgages and MBS	2	13	73	137	196			
Interest-Rate Caps	39	90	169	274	397			
Interest-Rate Floors	20	5	1	1	1			
Futures	-38	0	37	72	107			
Options on Futures	5	1	3	6	10			
Construction LIP	-21	-142	-259	-372	-481			
Self-Valued	178	96	151	279	427			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,410**	**2,967**	**2,157**	**1,576**	**1,036**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	1,254,040	1,247,895	1,233,639	1,215,372	1,194,313	1,218,537	102/100***	0.82/1.53***
MINUS TOTAL LIABILITIES	1,114,308	1,106,136	1,098,469	1,091,191	1,084,355	1,105,040	100/97**	0.72/1.52**
PLUS OFF-BALANCE-SHEET POSITIONS	4,410	2,967	2,157	1,576	1,036			
TOTAL NET PORTFOLIO VALUE #	144,142	144,726	137,327	125,757	110,994	113,497	127.51	2.36

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: US Total
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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,081	$36,096	$35,763	$14,051	$12,515
WARM	319 mo	339 mo	340 mo	317 mo	271 mo
WAC	4.50%	5.61%	6.38%	7.41%	9.06%
Amount of these that is FHA or VA Guaranteed	$50	$588	$2,081	$1,413	$3,085
Securities Backed by Conventional Mortgages	$1,484	$7,942	$2,153	$480	$243
WARM	283 mo	342 mo	311 mo	269 mo	252 mo
Weighted Average Pass-Through Rate	4.40%	5.20%	6.40%	7.23%	8.69%
Securities Backed by FHA or VA Mortgages	$567	$3,903	$1,479	$708	$1,342
WARM	348 mo	349 mo	322 mo	285 mo	192 mo
Weighted Average Pass-Through Rate	3.98%	5.25%	6.24%	7.32%	9.08%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$10,000	$26,737	$13,563	$5,616	$4,380
WAC	4.69%	5.44%	6.42%	7.39%	9.26%
Mortgage Securities	$14,248	$10,829	$1,329	$247	$80
Weighted Average Pass-Through Rate	4.32%	5.15%	6.15%	7.20%	8.60%
WARM (of 15-Year Loans and Securities)	156 mo	173 mo	160 mo	143 mo	143 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6,650	$10,429	$2,337	$811	$783
WAC	4.59%	5.39%	6.33%	7.33%	10.46%
Mortgage Securities	$5,850	$966	$133	$14	$0
Weighted Average Pass-Through Rate	4.19%	5.23%	6.18%	7.26%	8.35%
WARM (of Balloon Loans and Securities)	98 mo	94 mo	87 mo	74 mo	84 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$235,809**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1,787	$1,011	$1,054	$13,129	$604
WAC	3.77%	4.21%	5.74%	1.99%	3.67%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$21,130	$59,503	$114,484	$168,251	$33,481
Weighted Average Margin	294 bp	319 bp	262 bp	293 bp	262 bp
WAC	5.08%	5.01%	4.86%	4.50%	5.22%
WARM	310 mo	321 mo	344 mo	345 mo	319 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	41 mo	5 mo	30 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$414,435**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$114	$179	$212	$11	$12
Weighted Average Distance from Lifetime Cap	92 bp	135 bp	102 bp	121 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$166	$1,367	$740	$348	$309
Weighted Average Distance from Lifetime Cap	305 bp	330 bp	347 bp	357 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$19,085	$57,014	$113,416	$178,768	$33,543
Weighted Average Distance from Lifetime Cap	801 bp	649 bp	558 bp	677 bp	678 bp
Balances Without Lifetime Cap	$3,554	$1,954	$1,169	$2,254	$221
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$13,894	$50,757	$106,191	$942	$9,052
Weighted Average Periodic Rate Cap	151 bp	181 bp	294 bp	139 bp	184 bp
Balances Subject to Periodic Rate Floors	$8,557	$41,641	$90,223	$889	$7,754
MBS Included in ARM Balances	$2,342	$9,055	$14,115	$7,917	$1,107

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ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$26,168	$53,516
WARM	101 mo	236 mo
Remaining Term to Full Amortization	294 mo	
Rate Index Code	0	0
Margin	233 bp	245 bp
Reset Frequency	24 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,107	$970
Wghted Average Distance to Lifetime Cap	77 bp	129 bp
Fixed-Rate:		
Balances	$11,744	$15,254
WARM	65 mo	133 mo
Remaining Term to Full Amortization	277 mo	
WAC	6.51%	6.73%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$23,098	$8,191
WARM	20 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	146 bp	6.34%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$66,584	$23,614
WARM	263 mo	166 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	45 bp	7.32%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$34,125	$10,729
WARM	37 mo	56 mo
Margin in Column 1; WAC in Column 2	243 bp	7.34%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$16,734	$51,533
WARM	60 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	540 bp	9.99%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,186	$10,063
Fixed Rate		
Remaining WAL <= 5 Years	$3,970	$32,593
Remaining WAL 5-10 Years	$1,027	$1,454
Remaining WAL Over 10 Years	$168	
Superfloaters	$0	
Inverse Floaters & Super POs	$3	
Other	$4	$38
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$33	$51
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$572	$316
WAC	3.84%	4.92%
Principal-Only MBS	$1,904	$25
WAC	5.76%	0.01%
Total Mortgage-Derivative Securities - Book Value	$9,889	$44,541

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$50,074	$280,013	$217,388	$82,666	$47,432
WARM	177 mo	277 mo	294 mo	269 mo	210 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,838 loans				
FHA/VA	1,218 loans				
Subserviced by Others	472 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$142,088	$36,132	Total # of Adjustable-Rate Loans Serviced	1,039 loans
WARM (in months)	264 mo	317 mo	Number of These Subserviced by Others	28 loans
Weighted Average Servicing Fee	33 bp	63 bp		

Total Balances of Mortgage Loans Serviced for Others **$855,794**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$24,448		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$4,574		
Zero-Coupon Securities	$756	2.96%	29 mo
Government & Agency Securities	$15,712	3.85%	48 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,760	1.87%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,961	4.47%	75 mo
Memo: Complex Securities (from supplemental reporting)	$24,317		

Total Cash, Deposits, and Securities **$84,527**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,951
Accrued Interest Receivable	$3,738
Advances for Taxes and Insurance	$211
Less: Unamortized Yield Adjustments	$-5,764
Valuation Allowances	$3,682
Unrealized Gains (Losses)	$141

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$817
Accrued Interest Receivable	$668
Less: Unamortized Yield Adjustments	$-93
Valuation Allowances	$2,888
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$289
Repossessed Assets	$765
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$571
Office Premises and Equipment	$9,825
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$15
Less: Unamortized Yield Adjustments	$-168
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,871
Miscellaneous I	$35,393
Miscellaneous II	$19,337
TOTAL ASSETS	**$1,218,538**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6,762
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$248
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,985
Mortgage-Related Mututal Funds	$1,589
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$37,154
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$45,839
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,737

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$49,015	$11,949	$2,042	$396
WAC	1.72%	2.83%	6.13%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$47,818	$36,890	$7,625	$872
WAC	1.81%	2.64%	6.37%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$40,583	$26,435	$473
WAC		2.72%	4.85%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$27,394	$205
WAC			4.11%	
WARM			62 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$249,750**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$18,621	$6,378	$11,540
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$73,242	$78,115	$53,697
Penalty in Months of Forgone Interest	2.88 mo	5.68 mo	8.08 mo
Balances in New Accounts	$14,394	$6,957	$3,612

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$92,588	$61,071	$3,813	1.88%
3.00 to 3.99%	$1,096	$19,557	$17,523	3.47%
4.00 to 4.99%	$781	$9,717	$7,763	4.48%
5.00 to 5.99%	$188	$4,249	$5,202	5.44%
6.00 to 6.99%	$796	$1,427	$2,615	6.54%
7.00 to 7.99%	$12	$1,558	$498	7.32%
8.00 to 8.99%	$12	$11	$248	8.18%
9.00 and Above	$0	$101	$430	9.67%
WARM	1 mo	16 mo	59 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$231,257**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$144,565
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$107,740	1.05%	$5,418
Money Market Deposit Accounts (MMDAs)	$158,022	1.39%	$10,759
Passbook Accounts	$109,612	1.25%	$17,290
Non-Interest-Bearing Non-Maturity Deposits	$55,404		$3,365
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$2,100	0.33%	
Escrow for Mortgages Serviced for Others	$7,186	0.12%	
Other Escrows	$7,350	0.13%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$447,415		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$93		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-20		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$29,358		
Miscellaneous II	$2,620		
TOTAL LIABILITIES	**$1,105,040**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$919
EQUITY CAPITAL	$112,565
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,218,523**

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	18	$8,610
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	35	$93
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	154	$6,466
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	145	$14,431
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	105	$5,315
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	333	$4,902
1014	Opt commitment to orig 25- or 30-year FRMs	290	$18,292
1016	Opt commitment to orig "other" Mortgages	247	$9,047
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$12
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	11	$64
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	12	$1,233
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$136
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	23	$431
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	17	$4,077
2016	Commit/purchase "other" Mortgage loans, svc retained	22	$660
2024	Commit/sell 6-mo or 1-yr COFI ARM loans, svc retained		$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	9	$403
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	13	$346
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	13	$59
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	70	$805
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	104	$4,209
2036	Commit/sell "other" Mortgage loans, svc retained	12	$139
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$334
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$123
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	9	$47,986
2054	Commit/purchase 25- to 30-year FRM MBS	15	$6,135

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2056	Commit/purchase "other" MBS		$7
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$121
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$302
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$19
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	20	$6,230
2074	Commit/sell 25- or 30-yr FRM MBS	25	$35,065
2076	Commit/sell "other" MBS		$34
2081	Commit/purch low-risk floating-rate mtg derivative product		$27
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$1
2084	Commit/sell low-risk fixed-rate mtg derivative product		$8
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$91
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	6	$601
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$57
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$425
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,271
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	23	$9,162
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	30	$1,808
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	13	$281
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	60	$1,082
2134	Commit/sell 25- or 30-yr FRM loans, svc released	107	$8,867
2136	Commit/sell "other" Mortgage loans, svc released	21	$2,138
2202	Firm commitment to originate 1-month COFI ARM loans		$160
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	9	$85
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	47	$266
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	45	$527

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	35	$159
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	124	$434
2214	Firm commit/originate 25- or 30-year FRM loans	103	$850
2216	Firm commit/originate "other" Mortgage loans	88	$921
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$2
3014	Option to purchase 25- or 30-yr FRMs		$40
3016	Option to purchase "other" Mortgages		$306
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	7	$24
3028	Option to sell 3- or 5-year Treasury ARMs	6	$73
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs	6	$18
3032	Option to sell 10-, 15-, or 20-year FRMs	16	$53
3034	Option to sell 25- or 30-year FRMs	27	$1,196
3036	Option to sell "other" Mortgages	6	$7
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$84
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$12
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$24
3074	Short option to sell 25- or 30-yr FRMs		$130
3076	Short option to sell "other" Mortgages		$12
4002	Commit/purchase non-Mortgage financial assets	80	$1,996
4006	Commit/purchase "other" liabilities		$2,966
4022	Commit/sell non-Mortgage financial assets	9	$407
5002	IR swap: pay fixed, receive 1-month LIBOR	8	$6,202
5004	IR swap: pay fixed, receive 3-month LIBOR	19	$41,188
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5010	IR swap: pay fixed, receive 3-month Treasury		$105

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,263
5026	IR swap: pay 3-month LIBOR, receive fixed	13	$26,311
5104	IR swaption: pay fixed, receive 3-month LIBOR		$53,185
5126	IR swaption: pay 3-month LIBOR, receive fixed		$1,775
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$25
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$4,000
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$159
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$99
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$9
6002	Interest rate Cap based on 1-month LIBOR		$1,590
6004	Interest rate Cap based on 3-month LIBOR	7	$2,377
6008	Interest rate Cap based on 3-month Treasury		$20
6012	Interest rate Cap based on 3-year Treasury		$100
6018	Interest rate Cap based on 10-year Treasury		$400
6020	Interest rate Cap based on cost-of-funds index (COFI)		$13
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$88
6040	Short interest rate Cap based on 1-year Treasury		$3
6050	Short interest rate Cap based on cost-of-funds index		$13
7002	Interest rate floor based on 1-month LIBOR		$20
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$1,605
8010	Long futures contract on 10-year Treasury note		$13
8016	Long futures contract on 3-month Eurodollar		$2,348
8036	Short futures contract on 2-year Treasury note		$2
8038	Short futures contract on 5-year Treasury note		$44
8040	Short futures contract on 10-year Treasury note		$63

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
8042	Short futures contract on Treasury bond		$2
8046	Short futures contract on 3-month Eurodollar		$14,734
9012	Long call option on Treasury bond futures contract		$65
9034	Long put option on 10-year T-note futures contract		$50
9036	Long put option on T-bond futures contract		$10
9040	Long put option on 3-month Eurodollar futures contract		$220
9082	Short put option on 10-year T-note futures contract		$50
9502	Fixed-rate construction loans in process	365	$5,114
9512	Adjustable-rate construction loans in process	233	$9,564